

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Mr. Craig J. Kulas

24 Governors Hill  
Columbia, South Carolina 29201.

SCDOI File Number 2003-116608

**Consent Order Revoking  
Resident Insurance Agent's License**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Craig J. Kulas, a licensed South Carolina resident insurance agent.

According to court records, on or about November of 2002, Craig Kulas was found/ admitted to have been involved in a series of activities of misappropriation of funds pertaining to Drivers Choice Insurance, for an approximate amount of at least \$4,305.85.

Mr. Kulas was informed of his statutory privilege to request a public hearing upon the Department's revocation of his licensure pursuant to the provisions of S.C. Code Ann. § 38-43-130 (2002). Subsequently, however, the parties agreed, rather than proceed forward with a formal public hearing, to submit the entire matter to me, along with their specific recommendations, for my summary decision based solely upon the record. That mutual recommendation was that Craig J. Kulas would voluntarily surrender his license for revocation.

Section 38-43-130 of the South Carolina Code provides, "The director or his designee may revoke or suspend an agent's license after ten days' notice or refuse to reissue a license when it appears that an agent has...willfully deceived or dealt unjustly with the citizens of this State."


In accordance with my findings of fact, I now conclude, as a matter of law, that Mr. Kulas has willfully deceived and dealt unjustly with a citizen of this State, thereby violating S.C. Code Ann. § 38-43-130 (2002).


This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. § 30-40-10 *et seq.* (1991 and Supp. 2002). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(4) (Supp. 2002).

It is therefore ordered that the license of Craig J. Kulas to do business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked and that no license, issued through the State of South Carolina Department of Insurance is to be issued to Mr. Kulas thereafter.


It is further ordered that a copy of this consent order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Craig Kulas is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This consent order becomes effective as of the date of my signature below.

  
February 25, 2003  
Columbia, South Carolina

  
Ernst N. Csiszar  
Director

I CONSENT:

 3/24/03  
\_\_\_\_\_  
Craig J. Kulas  
24 Governors Hill  
Columbia, South Carolina 29201

Dated this \_\_\_\_ day of February, 2003